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AUTHOR Jones, Judith E.
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ABSTRACT

This report examines child poverty in the United States, discusses its cause and persistence, and makes recommendations for solutions. Areas examined involve the historical roots of social-welfare policy in the United States; the facts behind the mythologies and misperceptions concerning child and family poverty; the children and families to be concerned about as the nation enters the 21st century; the reasons behind poverty; the risks associated with poverty; and child-development strategies, including the need for comprehensive approaches. As a nation, the United States is more responsive to crisis than to prevention. There is a need for U.S. society to recognize that all children deserve and need a healthy start in life, high quality early care and education, parental support systems, job market opportunities that allow parents to provide for their children emotionally and financially, and decent affordable housing in safe, stable environments. To achieve this, a greater emphasis must be placed on building the human infrastructure, which is the foundation of social and economic well-being for the United States as a nation. (Contains 79 references.) (GLR)

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CHILD POVERTY: A DEFICIT THAT GOES BEYOND DOLLARS

Judith E. Jones

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NATIONAL CENTER
FOR CHILDREN
IN POVERTY

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The National Center for Children in Poverty (NCCP) was established in 1989 at the School of Public Health, Columbia University. Its mission is to enhance the health and development of children under six living in poverty by strengthening the environments of children that determine their health and development— their families, their communities, and the programs and policies that affect their lives. The Center conducts interdisciplinary analyses and disseminates information about public and private initiatives in the areas of child and family health, early childhood care and education, and integrated child and family services.

The Speech Reprint Series is part of the Center's overall publications program, which is intended to disseminate important and sometimes controversial ideas that contribute to improved services for poor young children and their families. The Center gratefully acknowledges the generosity of the Ford Foundation and the Carnegie Corporation of New York for the core support that makes the publications program possible.



Child Poverty: A Deficit That Goes Beyond Dollars

Judith E. Jones

Judith E. Jones is the founding director of the National Center for Children in Poverty and serves as associate clinical professor at Columbia University's School of Public Health. She also directs the national program office of Free to Grow, The Robert Wood Johnson Foundation Head Start initiative, which is housed at the Center.

The keynote speech on which this text is based was delivered at the Chautauqua Institution, Chautauqua, New York, on July 28, 1993. The message embodies the philosophy that guides the Center's work concerning very young children and families living in poverty in the United States.

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In this historic, peaceful setting, the issues I wish to raise may seem oddly out of place. A guide for visitors here cautions, "Please do not disrupt Chautauqua's tranquillity."¹ But it is clear, from the range of social, economic, and political issues that have shaped Chautauqua's calendar since its inception, that tranquillity does not mean apathy. Rather, tranquillity as defined here provides the peace of mind that allows us to challenge the conventional wisdom regarding the critical issues that face our society today.

A discussion of child poverty was at the heart of the Chautauqua debates in the late 19th century when an Akron businessman, Lewis Miller, and a Methodist minister, John Heyl Vincent, instituted the first lecture series.² In fact, it would not be surprising if poverty and public welfare were the central topics for speakers of that day.

The American public has always been deeply ambivalent about poverty and welfare, and therefore our national response has been caught in a tangled web of contradictory social policy formulations. The tension between helping the "deserving poor," without fostering dependency, has led to the most inequitable social welfare system of any major industrialized nation.

For the past two centuries, we have also tried unsuccessfully to treat poor children and their families as separate entities, ignoring the fact that the lives of children are embedded in the lives of families. Children are not poor, they have poor parents. And, not all poor families are alike.³ Their histories differ as much as their life circumstances, and the program and policy responses must differ as well. Receipt of public assistance, for example, is not a way of life for the majority of poor families. Yet welfare is seen as synonymous with a lack of the work ethic, especially among minorities—a combination guaranteed to bring disdain in America.

While we claim to be willing to help innocent children, we abhor helping their parents, who are labeled "dysfunctional." Only recently has national policy acknowledged that if we want to help

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children, their families must be helped as well, even if they are "on the dole." Historically the nation has preferred service remedies as a way to reduce child poverty, rather than cash assistance to their families, all the while ignoring the larger economic and social forces that predestine a life of poverty, and often welfare, for poor children and their parents.

Over the years, the one unifying theme among conservatives, liberals, and the poor alike is that NOBODY LIKES WELFARE. As M. B. Katz has written in *In the Shadow of the Poorhouse*, "Conservatives worry that it erodes the work ethic, retards productivity and rewards the lazy. Liberals view the American welfare system as incomplete, inadequate and punitive. Poor people, who rely on it, find it degrading, demoralizing and mean."⁴

The inherent contradictions of these perspectives have forced a crazy quilt of patchwork policies, held together by the frayed threads of categorical programs and service systems that rarely match the comprehensive needs of children and families. Given this universal distaste for welfare and the poverty that fuels it, why can't we confront these twin dragons and destroy them? Why can't we—for the sake of the children that Americans purport to care for in poll after poll—find a way to help them, without stigma? Why can't we craft better policies and programs that nurture and protect children—all children—who we claim are our most valuable resource?

Roots of Social Policy

But before we can develop responsive policies today for poor families and their children, I believe we must look, even briefly, at the historical roots of social welfare policy in this nation. The "child-saving" movement of the late 19th century arose

from the ashes of the *public* policy failures of the "poorhouse" and "outdoor relief"—or welfare, as we know it today.⁵ These early interventions aimed to save the poor from themselves by providing shelter or meager assistance in the home, with a healthy dose of "moral guidance." Both policies fell far short of their policy aim. They did not reduce costs to the taxpayer, nor did they transform the poor into so-called worthy citizens able to provide the moral climate believed necessary to raise children.⁶

The scientific charity organizations that followed focused on *private* philanthropy to systematically aid the poor. Private philanthropy, the "thousand points of light" as a solution to poverty rather than adequate government intervention, is a panacea that is at least a century old. The goal of these charity organizations was not to offer material relief, but rather to provide "the moral support of true friendship" through a "friendly visitor" in the home, which would lead to a more stable family life and self-sufficiency.⁷

If this palliative failed to reform families, a group of Societies for the Prevention of Cruelty to Children, led by New York in 1874, conducted home investigations to identify child neglect and abuse. This led to the prosecution of parents and the removal of children from homes deemed dangerous or inadequate.⁸ These societies frequently made their decisions to remove children on the questionable basis of inadequate housing and poverty. These decisions were also founded on the belief that the removal of the child from the home was the most effective deterrent to the intergenerational transfer of poverty. "Extreme poverty was viewed as sufficient evidence of parental incompetence and adequate grounds on which to break up families," Katz summarized.⁹ Even today, in a 1989 report by the National Black Child Development Institute, it was revealed that 30 percent of African-American children were placed in foster care because of their parents' inadequate housing, homelessness, and poverty.¹⁰

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The connection between adequate family income and poverty was mysteriously absent in the 19th century in social welfare policy, as it has been until very recently.

very recently. And as we will see, it took another 100 years to put the notion of adequate income on the social welfare policy agenda. Josephine Shaw Lowell, the sister of Robert Gould Shaw who was immortalized in the film *Glory* as the colonel who led the first black regiment in the Civil War, was one of the few public figures of the time who "realized" that the major cause of poverty among able-bodied people was low wages.¹¹

The child-saving movement that followed produced many achievements in the early 20th century's Progressive Era: compulsory education, the enactment of child labor laws, and advances in maternal and child health clinical services. However, family income support strategies were not "on the table" as a means to reduce poverty, even though it was recognized widely that poverty was the precursor to poor outcomes for infants and children. The creation of widows' pensions during this period, as a way to preserve families, marked a major departure in public policy—although these pensions were limited in coverage and were, as public assistance is today, insufficient to maintain a decent standard of living.¹²

We now "fast forward" to the "successes" of the New Deal era, which dramatically expanded the federal government's role in providing support for needy people, primarily through its public works programs; but those efforts still rested on the nadir of the past. The concept of social insurance, which we know as social security today, was embodied in the Social Security Act of 1935. It signaled support for the elderly, which was tied solely to prior employment regardless of current income. But in the same act, the New Deal unfortunately "preserved class distinctions and reinforced the stigma attached to welfare" through the creation of the

Aid to Dependent Children program—narrowly designed to help only widows with young children, not poor families overall.¹³ This division between social insurance and public assistance (welfare) continues to this day, resulting in a schism between the “deserving” and “undeserving” in our society.

The next important chapter in our social welfare history occurred 30 years later with the War on Poverty of the 1960s, which many of us remember as promising so much in the battle for equity and justice in this nation. This chapter in history underscored the reality that changing the ethos of a nation is far from easy. According to the economist Henry Aaron, “By making his objective ‘total victory,’ while refusing to rely primarily on cash transfers President Johnson made failure inevitable.”¹⁴ The politics involved in trying to eradicate poverty and racism in “one blow,” given the history of America, seems hopelessly naive in retrospect.

Yet the legislation enacted in the mid-1960s, from Medicaid and Medicare to Head Start and numerous other social programs, heralded a new era in social welfare policy. It demonstrated beyond a doubt the power of the federal government to alter the life trajectories of millions—by reducing poverty substantially through social security enhancements for the elderly, guaranteeing a minimally adequate diet for families through food stamps, providing health services for the elderly, and directing increased public assistance and health care to poor mothers and children. But the progress made in winning *this* war abruptly ended with the *other* war in Vietnam.

The Reagan era did much to undo these gains, and the fragility and inadequacy of these programs in light of the enduring and complex poverty of the 1990s could not be more obvious today.

But why do we need to know about the past? The phrase, “the past is prologue,” is somehow trite. Yet, knowledge of the past is critical, because it illuminates our historical ambivalence about child and family poverty. The past also embodies the seeds of our current failure to aggressively address the root causes of welfare. Moreover, I believe that

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a confrontation with our past can help us examine current policy and program options with greater clarity and purpose.

Based on our country's social welfare history, it is not surprising that politicians of all political stripes today use welfare to illustrate a lack of morality or a key component of state and federal budget ills. Welfare reform by itself, however, won't help America compete in a changing global economic environment, and it will not by itself create jobs that pay a living wage. It will not create quality schools for all children, and it will not assure equal access to health care. By itself it will not create a moral nation, nor will it reduce the nation's four trillion dollar deficit.

Young Children Today

What, then, are the facts behind the mythologies and misperceptions about child and family poverty? Who are the children and families that the nation should be concerned about as we enter the 21st century? Who is the group for whom a comprehensive set of investments could finally change America's sad social welfare history?

In 1991, 5.6 million children under the age of six were officially poor in America.¹⁵ That year an additional 4.6 million children in this age group lived in families classified as "near poor"¹⁶—children living in families above the federal poverty line but virtually indistinguishable from children who are officially poor. Most of these families have as much, and in some cases even greater difficulty, in purchasing shelter, food, and medical care for their children than do officially poor families, because these families are not eligible for various forms of noncash assistance available to those classified as officially poor.

We need to remember that poverty is a relative, not an absolute condition. The federal poverty line, which was instituted in the 1960s, does provide a useful measurement to track trends in poverty over time. However, it is not adjusted when the standard of living rises among the rest of the population, nor for regional or local differences, although it is adjusted for family size and for changes in the average cost of living in the United States.¹⁷ Also, it is still based on a formula that uses the 1955 average expenditure of family income on food for three people—a formula that has not changed in over 30 years.

While the number of poor young children far exceeds the 5.6 million who are officially poor, it is urgent that we focus our energies on these *poorest* young children who represent one out of every four children in this age group.¹⁸ Unless there are serious family problems, these 5.6 million poor children under six are largely invisible to the public sector from birth until they walk through the schoolhouse door.

Over the past 20 years, poverty rates have risen significantly for children under six. Their poverty rate is now 24 percent, higher than the rate for any other age group in the United States,¹⁹ and *among the highest of any industrialized nation.*²⁰ Our young child poverty rate is *more than double* the rate for adults, *double the rate* for the elderly, and substantially higher than the rate for children who are 6–17 years old.²¹

Nonetheless, in the twelve-year period from 1979 to 1991, poverty rates increased for all age groups except the elderly. For people 65 years and older who are eligible for social security, our most widespread form of *social insurance*, the poverty rates dropped by 20 percent.²² However, this much touted drop in the poverty rate for the elderly masks the fact that many older Americans are very poor, and others are driven into poverty through lack of long-term health insurance. *Our social welfare policy myths affect young and old alike.*

Let's take a closer look at these young children and their families and try to separate fact from fiction. In 1991, there were 23.2 million children *overall* in

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this age group, the vast majority of whom were white (68 percent), with about one-third representing minorities. African-American children comprised 16 percent of this population, and Latino children about 12 percent; Asian and Native American children and all other minority children comprised 4 percent of this age group.²³

When we look at *poor* children only, however, the percentages change dramatically. The proportion of white children who are poor is significantly less than their representation among *all* children under six years, but even so 41 percent of all poor children are white. Most startling is the fact that while minorities represent only one-third of *all* children under six years, they represent 60 percent of *poor* children. African-American children represent only 16 percent of *all* children under six, but they represent 33 percent of *poor* children. While Latino children represent only 12 percent of *all* children in this age group, they represent 23 percent of *poor* children.²⁴

Therefore, it is not surprising that the poverty rates for minority children are literally "off the charts." The poverty rate for African-American children alone was 51 percent in 1991—the highest level it has been since the Census Bureau began reporting this information in 1960.²⁵ Facing statistics such as this, we have to ask what poverty of these dimensions means for the individual child? And what does it mean for this nation to have *one* out of every *two* black children subjected to the consequences of poverty in early childhood? We know that the period of early childhood is one of great vulnerability, but it is also a period of great opportunity. And the opportunities "within our reach" can change these sorry statistics.

Reasons for Poverty— Complex and Interrelated

First we need to ask ourselves: Why are these young children so poor? We must remember that children are poor because their parents are poor. Children's lives are embedded in the lives of their families, and the life of the family is shaped by the life of the community—by its jobs, its housing, its schools, its institutions, its services, and its residents. But communities are not isolated entities. Federal, state, and local policies and practices influence communities' abilities to respond to the needs of families and children. And culture, ethnicity, and larger social, economic, and political forces also shape community life.

There are no easy answers as to why so many young children are poor. The reasons are complex and interrelated, even *within* the family. They involve family composition, parental education and employment, and family income. Each component is important in and of itself, but collectively they can create the conditions that spell poverty for the child.

The proportion of all children in this country living in mother-only families has more than doubled in the last twenty years. However, the *Five Million Children* report published by the National Center for Children in Poverty in 1990 revealed that despite the public's perception that all poor mother-only households are headed by never-married women, a substantial proportion of poor, young children live with mothers who are divorced, widowed, or separated. The report illuminated the fact that 38 percent of poor children under six were living in married-couple families.²⁶ This meant that four out of every ten poor children were living with both parents. Until recently, our national policies have largely ignored the fact that marriage is no guarantee against poverty either.

Donald Hernandez, Chief of the Census Bureau's Marriage and Family Statistics Branch, recently issued a study which revealed that of all children entering poor, newly formed mother-only families through separation, a significant proportion were already poor.²⁷ The report concluded that the

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"stresses arising from low income and poverty may have contributed substantially" to family break-up."²⁸

We know that poverty rates escalate for children living in mother-only households. The rate is five times that of children living with both parents.²⁹ And children born poor in single-mother households generally remain poor throughout childhood. Prior research has revealed that 60 percent of children who spend the first ten years of life in a single-parent family have been poor for most of that period; only 7 percent have avoided poverty entirely.³⁰

Families formed in poverty have fewer economic resources and tend to experience longer spells of poverty than other poor families. Nonetheless, even among these families, important differences are evident. Poor young two-parent families who remain intact are clearly more likely to work their way out of poverty, over time, than single-mother families.³¹

Yet working one's family out of poverty is a herculean task. In 1991, half of all poor children had at least one parent who was working, or looking for work.³² Yet if these individuals worked full-time, full-year, at the minimum wage, they would still be unable to support their families. They would remain mired in poverty.

In 1992, the federal poverty line was \$11,186 for a family of three, and \$14,335 for a family of four.³³ Even with improvements in the federally defined minimum hourly wage, now \$4.25, this wage yields about \$7,400 a year for full-time work. This wage reaches only 66 percent of the poverty line for a family of three, and only 51 percent of the poverty line for a family of four.³⁴ Obviously, minimum-wage jobs alone are insufficient to move a family out of poverty.

And living at the poverty line is not much better. An income of \$11,000 a year, for a family of three, is two-thirds less than the *average* American family has to meet basic needs for food, shelter, clothing, transportation to work, and other basic necessities of life. Even a young middle-class family with an income *three times the poverty line* is struggling on a daily basis to make ends meet.

David Ellwood, the Harvard economist who is now assistant secretary at the U.S. Department of Health and Human Services, has immortalized an important concept in three simple words, "MAKE WORK PAY."³⁵ As of 1990, some 39 percent of all poor families with children under six relied solely on income from employment, and 31 percent relied solely on public assistance. Another 30 percent relied on both earnings and public assistance and other sources to sustain their families.³⁶

Aid to Families with Dependent Children (AFDC), the successor to Aid to Dependent Children (ADC) of the New Deal era, is the primary form of public cash assistance for poor women and children. Many observers over the years have questioned a policy that provides support to poor women and their children only if the father remains living apart from them. The Family Support Act of 1988 began to remedy this situation by mandating states to implement a policy that allows limited support to two-parent families.

Lesser known research reveals that 66 percent of first-time welfare recipients were found to have worked in the last two years³⁷—a fact ignored in the press and not known to the public. The majority of welfare recipients are enrolled for three years or less.³⁸ However, it is true that long-term recipients, who comprise a much smaller percentage of welfare cases, consume most of the program's resources.³⁹

Even when public assistance is available, many families below the poverty line do not receive the full package of benefits potentially available to them. This is because there are wide state variations in benefit levels, or because many people do not know that they are eligible, or they do not establish eligibility—coupled with bureaucratic

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obstacles. Administrative barriers to the receipt of AFDC services are overwhelming for many families. For example, one southern state required until recently a 45-page form to determine eligibility. Significant documentation was necessary to prove financial "worthiness." A recent study revealed that 60 percent of applicants' Medicaid forms were rejected because of failure to comply with procedural requirements, leading to denied or delayed health care for the applicants.⁴⁰

Other barriers—from hard-to-reach welfare offices to long lines and unnecessary repeated visits—have all served to deter the receipt of benefits, even when the individuals are eligible for assistance. In any event, the maximum AFDC benefits have always ranged from a low of 15 percent to a high of 85 percent of the poverty line in any given year, with some states providing as little as \$1,400 a year in cash assistance for a family of three!⁴¹ "Ending welfare as we know it" is a welcome policy shift from a number of perspectives. Nobody likes welfare, and its recipients hardly prosper.

If time-limited public assistance is to become reality, as promised by the Clinton administration, assistance would be limited to no more than two years. However, this change is not without costs. There must be supports to families to make this policy help young children, not hurt them. Just to give one example, mothers with small children need child care if they are to enter the work force. But high quality, affordable child care is in short supply for *all* working parents, especially those earning low incomes. Many people do not realize that the proportion of family income spent on child care is 23 percent for families earning under \$15,000 a year, as compared to 6 percent for those making over \$50,000 a year. With the annual cost

of *quality* child care around \$3,500 a year, child care is largely out of reach for most low-income families, especially those who work in entry level, low-wage jobs.⁴²

The link between the level of parental education and family income is also important in determining the well-being of a young child. We know that children with less-educated parents are more likely to be poor. While more than half of poor children under six have at least one parent who is a high school graduate,⁴³ a high school diploma can no longer assure a basic standard of living—as it once did. Occupations that require significant education will grow the fastest in the decades ahead, and it is estimated that a college degree will be necessary for one-third to two-thirds of the new jobs by the year 2000.⁴⁴

Risks Associated with Poverty

Beyond the difficult and often troubling life circumstances of parents, the fundamental question at the heart of any discussion of child poverty is quite simply, what does poverty really mean in the life of a child? What are the risks associated with poverty in the early years? Unfortunately, the risks are too well-known.

We know that poor children are more likely to be at elevated risk of poor health and developmental outcomes, and to suffer inadequate parenting, if they are born to a teenage mother. Since teenage parents have the fewest personal, social, and financial resources to draw on in meeting their children's needs, the challenges inherent in early parenting are large. And most teenage pregnancies are unintended, with an unacceptably high percentage to unmarried mothers.

We know that if a pregnancy is unintended, women are less likely to seek early prenatal care. And we know that mothers without adequate prenatal care are more likely to have a low-birthweight infant. We also know that low-birthweight infants are more likely to suffer ill health and to experience the delayed development that precedes school failure. The average cost of prenatal care is minimal when compared with a cost ranging up to

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\$150,000 for an infant in a neonatal intensive care unit.⁴⁵ More important than the cost is the impact on the child's cognitive development. Research confirms that the brain develops most rapidly in the first year of life, and children who are behind *at birth* are seriously compromised.⁴⁶

Despite our high technology health care system, a staggering number of babies do not survive. In 1992 some 34,000 babies under one year of age died in the United States—placing us 17th among industrialized nations in infant mortality rates, even though those rates have improved in the past year.⁴⁷

Research studies reviewed at the National Center for Children in Poverty have shown the undisputed linkage between child health status and family poverty. That poor families do not have sufficient financial resources to meet their children's health needs is obvious. Less obvious are the lack of resources to obtain or pay for the ingredients of good health—such as safe and lead-free housing.⁴⁸ Some children go hungry, at least at the end of every month, when subsidies like food stamps run out—a subsidy on which 27 million Americans now depend—including those whose incomes are well above the official poverty line.⁴⁹

Poor children are more likely to have untreated health conditions than other children, because even if they do have Medicaid coverage for their care (and only half of those eligible have it), a declining number of pediatricians will accept this form of reimbursement.⁵⁰ Inappropriate utilization of emergency rooms or hospital-based clinics does not provide the continuity of a regular provider who knows the child's medical history and family situation.

It is no wonder that, with no one in charge of child health, a measles outbreak in several cities across the nation reached staggering proportions in 1990. A substantial subset of the children who contracted measles were unvaccinated preschoolers between the ages of 16 months and four years.⁵¹ A Centers for Disease Control survey stated that only 37 percent to 56 percent of all two-year-olds received recommended vaccinations in 1991.⁵² In some inner cities, where many poor children live, the immunization level for toddlers is as low as 50 percent.⁵³ Immunization levels for school-age children, by comparison, reach 97 percent to 98 percent.⁵⁴ The Clinton administration's efforts to dramatically change this situation should be supported by all.

Child Development Strategies

The most alarming public health problem for poor children today is the violence that is settling like a storm cloud over cities across the country. The drive-by shootings that kill young children, even on the way to school, are horrifying. Little children tell you that they know to hide under the bed when they hear, "Pop! Pop!" But this hasn't saved the children shot while asleep in bed.

A recent Harris poll of middle and high school children in both urban and rural areas indicates that guns are a way of life for many of them—children who are not much older than the very young children we are concerned with today.⁵⁵ I believe we now need to draw a "line in the sand" on the issue of violence, and as a nation we must take steps to disarm America.

Just three years ago the nation's governors, under the leadership of then Governor Bill Clinton, drafted an unprecedented education goal: "By the year 2000, all children in America will start school ready to learn." They specified a number of important objectives that include "access to high quality and developmentally appropriate preschool programs that help prepare children for school."⁵⁶

No program is better known than Head Start. This is one of the War on Poverty's lasting contributions to the healthy development of poor chil-

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dren. Yet no one knows better than the Head Start staff that the Head Start of the 1990s faces unprecedented challenges. The rise in child poverty, family disruption, substance abuse, and violence, has created a level of chaos for children and families that the program now confronts. The strength of Head Start since its inception is its provision of *comprehensive* services that embrace health, education, and social services with active parent involvement within the overall *legislated* goal to increase the child's *social competence*.

It is this focus on comprehensive services, and attention to both families and children—a *two-generation strategy*—that positions Head Start to respond to the challenges faced by young, poor children and their families within and outside the Head Start classroom. And Head Start has many models that provide a map to its future importance as other early childhood programs are newly designed or further expanded. For example, Head Start's parent child centers, established in 1967, serve children from birth to three and illustrate the foresightedness of Head Start's founders. They recognized, well before most others, that by the time a child is four years of age (the common entry point into Head Start), too many children are already too far behind to be ready for school.

Some evidence suggests that a *significant* proportion of children are behind by this age. In the summer of 1991, the Carnegie Foundation for the Advancement of Teaching surveyed more than 7,000 kindergarten teachers across the country. The teachers reported that one-third of their students arrive at school *not ready to learn*, and 42 percent of the teachers said they believed the situation to be getting worse. One teacher said, "Children come to school who don't know where they live, can't identify colors, and are unable to recite their full and proper name." Another said,

"More and more students are coming with deep emotional problems that interfere with learning."⁵⁷

We might well ask at this point: What is the parents' role in assuring children a fair start, despite poverty? Remember, not all poor families are alike. Despite the poverty of the 1990s, which brings with it stresses that can undermine even the strongest families, many poor families *do* survive and their children thrive.

But too many families lurch from one crisis to another, distracted by a host of financial and personal situations that leave them unable to provide the stability that is key to the healthy development of their children. For these parents, we need to start early with a comprehensive array of services that are not too little, too late. The "friendly visitors" of the late 19th century have been recently reincarnated as "home visitors," in many instances to help pregnant and postpartum mothers. Unlike the past, they see their role not as providing moral guidance, but as parent educators who can also assist in brokering a range of needed services for mother and child. Programs employing home visitors have shown remarkable success in increasing the birthweight of babies, reducing child abuse, and improving family functioning overall.⁵⁸ In Europe, home visiting is a nearly universal program for all new mothers, without stigma.⁵⁹ Yet, despite the promising results of home visiting, it is not consistently or widely available here.

Programs that aim to nurture families and children must also foster the role of fathers. Social policy in the United States has largely ignored fathers and their important roles in children's lives. Changes are underway in child support enforcement through provisions in the Family Support Act of 1988, but public policy needs also to enforce the important part fathers play in their child's development. We need to provide comprehensive services that address work and family issues from the whole family's perspective.

Preventive health care, family support, and early childhood education—as isolated steps—will not alter the lives of poor families and young children.

Changes are underway in child support enforcement through provisions in the Family Support Act of 1988, but public policy needs also to enforce the important part fathers play in their child's development.

The current mix of programs and policies does not adequately reflect what we know *all* children and families need. Programs at the federal, state, and local levels fail to address the interrelated needs of families and children because they are lodged in separate agencies with separate funding streams, each having distinct policies, regulations, and rules for eligibility. Some 15 congressional committees have jurisdiction over children's programs, and five executive branch departments have significant responsibilities relating to them.⁶⁰ This complicated and uncoordinated maze has emerged as each new policy initiative has focused independently on some facet of child and family problems—usually producing “benefits” for some, sometimes creating new problems, but never quite getting to the heart of the matter. One of the most vexing issues confronting social reformers today is how to turn this patchwork of programs and policies into whole cloth.

Need for Comprehensive Approaches

Comprehensive services focused on improving child and family outcomes require active and sustained collaboration across professional and system boundaries. This is a challenge that is being accepted in scores of communities across the nation. But however brave the start, if the federal and state governments continue to maintain their “turf” wars, and their categorical funding streams, then rational, coordinated services for families at the local level will remain gridlocked.

The picture that emerges of child and family poverty, despite the frustrations, is meant to *inform, not paralyze*. We have come a long way over the past two decades in our thinking about the

causes and consequences of child poverty. The fact that "children and their families can be helped by simply providing them with more income" now has salience.⁶¹

For example, as I speak this morning, Congress is debating changes in the Earned Income Tax Credit (EITC), which is part of the overall budget bill. The EITC is a *refundable* tax credit intended to subsidize the earnings of low-income working families with children. It currently provides a tax credit of up to \$1,384 to married or single parents who in 1992 earned less than \$22,370 (adjusted gross income).⁶² The budget bill will raise this amount gradually, so that by 1996 single or married parents with two or more children, earning between \$8,425 and \$11,000, will be eligible for a maximum tax credit of \$3,370. Families earning between \$11,000 and \$27,000 are also eligible, but for smaller credits.⁶³ EITC is probably the clearest example of the concept of "MAKE WORK PAY," and more than 14 million working families now qualify.⁶⁴

For nonworking young parents, AFDC reforms are urgently needed. "Although protecting children is its explicit objective, AFDC reaches fewer than 60 percent of the children living below the poverty level,"⁶⁵—because of many of the reasons cited earlier. The Family Support Act of 1988 was fortunately a major new departure in the social welfare policy landscape, despite its limited attention to the needs of children, and the act passed both houses of Congress with overwhelming bipartisan support. The act required all states to develop education and training programs known as the JOBS program, and to integrate these new efforts with other related programs for welfare recipients. States that had not previously included two-parent families as eligible recipients were mandated to do so, even for a short period. States also received great latitude in how they would operate their training and education programs, within federal standards for participation. And while the act's supporters see JOBS as a human development program, others agree that the needs of children were largely absent in the framers' minds.⁶⁶

For example, transitional health care and child care was included at the insistence of children's

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advocates so that children could be cared for beyond the termination of their parent's benefits. However, the act did not increase benefit levels for families. Indeed, since 1988 the national economic picture has resulted in major rollbacks in already inadequate benefit levels in several states.⁶⁷ To date, the experience in the implementation of the act would not seem to bode well for "ending welfare as we know it." Even the act's supporters are now saying in 1993 that "this is a mean-spirited time to launch a process for comprehensive welfare reform," and, "child development support must take the front burner, especially in cases for which it is unlikely that their parent will ever become self-supporting."⁶⁸ After two centuries of efforts we still have not tamed the beast of public assistance.

Given the limitations of public assistance and the public's distaste for welfare, what are other income support strategies that might be employed to end child poverty? The leading section of the Family Support Act concerned child support enforcement as a major tool to lift poor children out of poverty. The lack of financial support by the noncustodial parent (almost always the father) is well-known. "Only 37 percent of families with an absent father received any child support in 1989; the average amount was \$3,386."⁶⁹ Levels of child support have always been quite low, *across all income levels*, but it is hard to imagine how contributions from a low-income father could be robust enough to assure a family's economic well-being. Mothers receiving AFDC may also have less incentive than others to seek child support, because any payments they receive offset the mothers' welfare benefits.⁷⁰

Efforts to implement a government-insured Child Support Assurance System (CSAS) are now under consideration, which would guarantee reasonable levels of child support if an absent parent cannot

support the child above an established minimum, or if the parent avoids payment altogether. Eligibility for a minimum benefit of about \$1,500 per year for the first child would be conditional on identifying and pursuing collections from the noncustodial parent.⁷¹

The report *Beyond Rhetoric*, produced by the bipartisan National Commission on Children chaired by Senator Jay Rockefeller, suggested several strategies to increase income support for low-income families. The report called for a \$1,000 refundable tax credit to replace the current dependent deduction for all children through the age of 18.⁷² The commission believed that by making this credit available to *all families, at any income level*, it would garner broad political support. This recommendation is appealing for a number of reasons. First, a credit is worth more than an exemption. Second, since it is universal, it carries less stigma and finally, "many people think that raising children is . . . too important for society as a whole to be shouldered by parents alone at any income level."⁷³ As of 1993, none of these income enhancements have come close to being realized.

All of these income support strategies for families represent a growing realization that each strategy is insufficient by itself, in the absence of decent wages, to lift a family well above the poverty level. Therefore, *a two-pronged strategy—a package of income supports and high quality services*—must emerge if we are to nurture young children who are already born, and those who will be born. As Professor Harold Watts of Columbia University points out, "The foundations on which a solid structure of human development can be built need to be formed in the earliest years, starting with conception and extending into the preschool years. . . . [N]eglect of a child's physical, emotional and cognitive health during these years may well be impossible to compensate for at a later time."⁷⁴

As America moves into the 21st century and redefines its position in the world, in the absence of the cold war, we have an unprecedented opportunity to reallocate our resources to helping young children and families. We need to put a greater emphasis now on building our *human*

We need to put a greater emphasis on building our human infrastructure, which is the foundation of our social and economic well-being as a nation.

infrastructure, which is the foundation of our social and economic well-being as a nation. The rise in child poverty, violence, and a litany of other social ills *can* be remedied. As my other colleagues at Columbia University, Professors Sheila Kamerman and Alfred Kahn, have clearly documented after 20 years of studying comparative child and family policies in Western European countries, nations *can* provide the foundation for healthy child and family development for all families.⁷⁵

The reason these countries have much lower child poverty rates is largely because of governmental policies aimed at providing a floor of assistance to all young children and their families.⁷⁶ These include family allowances, which provide cash benefits based on the presence and number of children in the family; guaranteed minimum child support payments for custodial parents (paid by the government when not paid by the absent parent); more generous unemployment benefits than ours; extended paid and job-protected maternity and parental leaves following childbirth; housing allowances; and more generous financial assistance for all poor families and children, especially for those families with children under three.⁷⁷ The big difference in these supports, as opposed to those in the United States, is that they are largely *universally available* to all families, not just those living in poverty.⁷⁸

In Summary

As a nation we respond to crises rather than preventing them, and we pay a high price. We pay welfare costs for teenage mothers, rather than the costs of preventive services, education, and decent jobs and wages for them and their partners. We pay the high costs of neonatal intensive care for infants, rather than assuring access to quality low-cost prenatal care for their mothers. We pay for

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prisons, rather than for substance abuse treatment programs. And we do not provide young men and women with the marketable skills necessary to secure decent-paying jobs. It is this crisis orientation that is costly, and while many of our social initiatives *do work*, only a portion of the families eligible for some services actually receive them.

Winston Churchill is to have said: "You can always expect the Americans to do the right thing, after they have exhausted all of the possibilities."⁷⁹

We have exhausted all of the possibilities. What we need now is to recognize that what we should want for our most vulnerable children is what we should want for all children—a healthy start in life; high quality early care and education; parental support systems; job market opportunities that allow parents to provide for their children emotionally and financially; and decent affordable housing in safe, stable environments.

While these principles fight to be heard over the din of deficit reduction, we might look to other industrialized nations for inspiration. They have assumed a collective responsibility for their children—to assure them a decent quality of life. This nation must come to understand that investment in *all* children of *all* hues is the only guarantee that we will prosper as a nation in the future—socially, economically, and morally.

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**NATIONAL CENTER
FOR CHILDREN
IN POVERTY**

Judith E. Jones, Director

Columbia University School of Public Health
154 Haven Avenue, New York, NY 10032
212-927-8793 FAX 212-927-9162